Young Adults

Strategies voted for in order of highest ranking.

8. Create new incentives for employers to provide coverage.

Change state law.

Provide employer incentive for part-time workers.

4. Expand family plan eligibility.

Extend dependant coverage insurance options.

Extend dependant coverage by X years (based on data) for single young adults.

I. Educate young adults on social responsibility of health insurance and costs of not having health insurance.

Communicate the value of being insured and the options available.

Educate individuals on the cost of health care.

Educate young adults on the need for health insurance and the possible medical financial risks.

Educate the young adult of the need, importance, and cost effectiveness of health insurance.

Market the cost of not being insured.

- 2. Expand the current public insurance programs to include young adults. Extend public insurance to young adults.
- 3. Create a low-cost catastrophic plan aimed at young adults.

 Create a catastrophic young adult health insurance coverage fund.

 Offer catastrophic coverage.
- 5. Cover low-income young adults without children through a Medicaid waiver or other means. Raise Medicaid eligibility age for dependents.
- Remove barriers to allow affordable and innovative insurance products.
 (Legislative and Economic)
 Give health insurance companies and the Department of Insurance flexibility in designing different plans to fit various populations through legislative statues.
- 6. Maximize Federal Medicaid options. (Waivers, Demonstration, etc.) Expand Medicaid to 200% above the poverty level.

- 19. Establish a universal system.
- 31. Implement family care for parents 19 29 years old.
- 7. Increase awareness of existing programs.
- 11. Create individual mandates.
- 30. Create publicly funded assistance program for unemployed/unemployable young adults.
- 37. Make insurance more affordable for small employers.
- 12. Mandate coverage for preventive care.
- 18. Couple health insurance with auto insurance.
- 33. Income-rate to payroll deduction.

Strategies not voted for. Order is irrelevant.

- 10. Create Unemployed Safety Net.
- 13. Mandate employee coverage.
- 14. Create mandatory health insurance.
- 15. Mandate large employers to offer ESI.
- 16. Make health insurance mandatory.
- 17. Have schools of higher education require insurance coverage for students.
- 20. Make insurance affordable for the employee.
- 21. Create innovative insurance products.
- 22. Allow use of health insurance for preventative and wellness measures.
- 23. Allow health insurance discounts for prevention.
- 24. Target products to individuals.

- 25. Accept core level uninsured.
- 26. Provide full cost buy-ins and group plans.
- 27. Allow flexibility for health plans to address the needs of young adults. (Government mandates)
- 28. Allow Medicaid buy-in.
- 29. Allow state buy-in.
- 32. Create small business health insurance products.
- 34. Age-rate the payroll deduction.
- 35. Provide employers incentives to offer ESI.
- 36. Couple health insurance to incentives for employees.
- 38. Develop college programs.